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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | |
|--|---|-----------------------|
| In the Application of |) | |
| |) | |
| Applicants: James Benjamin Williams et al. |) | |
| |) | Examiner |
| Serial No. 10/797,889 |) | Thu Thao Havan |
| |) | |
| Filed: March 10, 2004 |) | Art Unit 3624 |
| |) | |
| Title: Methods for issuing, distributing, managing) |) | |
| and redeeming investment instruments |) | |
| providing securitized annuity options |) | |

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

AMENDMENT

In response to the outstanding Office Action, please amend the above-identified application by making the changes set forth in the following sections, each of which begins on a separate page:

Amendments to the claims
Remarks